CLAIMS

We Claim:

1. a method for verification of an individual's identity comprising:

   a. entering identifying background information by the applicant;

   b. assigning a unique identifier to the applicant's personal profile;

   c. verifying the validity of applicant's the background information;

   d. sorting and categorizing the verified data for review by the applicant;

   e. matching the applicant's verified personal data with the applicant,

   f. review of the verified data by the applicant for accuracy;

   g. creating a personal profile by the applicant using the verified data;

   h. posting applicant's personal profile in a data base;

   i. issuance of an invitation by applicant to a third party to view applicant's personal profile.

2. A data processing system for verification of an individual's identification comprising:

   a. a computer for processing data;

   b. storage means for storing data on a storage system;

   c. first means for initializing the storage medium;

   d. second means for processing applicant's identification data;

   e. third means for independently verifying the existence and accuracy of the applicant's identification data;

   f. fourth means for sorting identification data into categories for applicant review;

   g. fifth means for applicant to verify the accuracy the independent verification of applicant's identification data;

9

h. sixth means for applicant to challenge all or part of results of independent verification of identification data;

i. seventh means for applicant to create a personal profile from applicant's verified identification data;

j. eighth means for assignment of a unique identifier for the applicant's profile.

k. ninth means for applicant to issue invitation(s) to third parties to view applicant's profile;

l. means for third party to view applicant's personal profile.

3. A method for verification of an individual's identity as claimed in claim 1 wherein the background information comprises the applicant's: name, preferred and legal.

4. A method for verification of an individual's identity as claimed in claim 1 wherein the background information comprises the applicant's date of birth.

5. A method for verification of an individual's identity as claimed in claim 1 wherein the background information comprises the applicant's sex.

6. A method for verification of an individual's identity as claimed in claim 1 wherein the background information comprises the applicant's social security number.

7. A method for verification of an individual's identity as claimed in claim 1 wherein the background information comprises the applicant's citizenship.

8. A method for verification of an individual's identity as claimed in claim 1 wherein the background information comprises the applicant's acknowledgement of any criminal convictions.

9. A method for verification of an individual's identity as claimed in claim 1 wherein applicant's background information is verified by one or more third party sources.

10. A method for verification of an individual's identity as claimed in claim 1 wherein pertinent credit data is sorted into fields of "Good", "Fair" "Poor" and "Challenged" as defined by the financial credit scores obtained.

11. A method for verification of an individual's identity as claimed in claim 1 wherein Felony and Misdemeanor data found during verification is reflected by a "positive hit" without regard to the specific details of the data.

12. A method for verification of an individual's identity as claimed in claim 1 wherein the applicant's verified identification data may be accessed on a restricted basis for the applicant to verify or challenge its accuracy.

13. A method for verification of an individual's identity as claimed in claim 1 wherein the applicant's personal profile can be modified to display all or some of the following data: felony convictions, misdemeanor convictions, employment verification, credit score, sexual offender classification, gender, drivers license possession, address, city of residence, state of residence, marital status, legal name, comments.

14. A method for verification of an individual's identity as claimed in claim 1 wherein the applicant's does not have direct dynamic access to their personal profile but can only modify a separate data table joined to their data table by data query for output and display purposes by a unique member identifier.

15. A method for verification of an individual's identity as claimed in claim 1 wherein the applicant's invitation to view their respective personal profile is not sent from the applicant directly but from a third party automated email processing system.

16. A method for verification of an individual's identity as claimed in claim 1 wherein the applicant's invitation to view their respective personal profile is viewable only through an email access link through a secure server.

17. A data processing system as claimed in claim 2, wherein the computer processing means comprises a. means for imputing and storing the applicant's name, preferred and legal;

18. A data processing system as claimed in claim 2, wherein the computer processing means comprises a.. means for imputing and storing the applicant's address including city, state and zip code.

19 A data processing system as claimed in claim 2, wherein the computer processing means comprises a. means for imputing and storing the applicant's telephone number(s).

20. A data processing system as claimed in claim 2, wherein the computer processing means comprises a. means for imputing and storing the applicant's date of birth,

21. A data processing system as claimed in claim 2, wherein the computer processing means comprises a means for imputing and storing the applicant's sex,

22. A data processing system as claimed in claim 2, wherein the computer processing means comprises a means for imputing and storing the applicant's social security number,

23. A data processing system as claimed in claim 2, wherein the computer processing means comprises a means for imputing and storing the applicant's citizenship,

24. A data processing system as claimed in claim 2, wherein the computer processing means comprises a means for imputing and storing the applicant's acknowledgement of any criminal convictions.

25. A data processing system as claimed in claim 2, wherein the third means comprises an independent entity to verify the applicant's felony convictions, misdemeanor convictions, employment verification, credit score, sexual offender classification, gender, drivers license possession, address, city of residence, state of residence, marital status and legal name.

26. A data processing system as claimed in claim 2, wherein the fourth means comprises a data base for sorting data regarding applicant's credit data, any criminal convictions, employment, gender, drivers license possession, verification of residence address and marital status,

27. A data processing system as claimed in claim 2, wherein the fifth means comprises a secure data link with access restricted to applicants allowing applicant to verify or challenge the accuracy of their identity verification data.

28. A data processing system as claimed in claim 2, wherein the sixth means comprises a template for applicants to create a personal profile for viewing by a third party, said template allowing the applicant to include or exclude identity verification data from the personal profile.

29. A data processing system as claimed in claim 2, wherein the seventh means comprises a template for applicants to create a personal profile for viewing by a third party, said template allowing the applicant to include or exclude data concerning the applicant's credit data, any criminal convictions, employment, gender, drivers license possession, verification of residence address, marital status, or add personal comments.

30. A data processing system as claimed in claim 2, wherein the eighth means comprises an electronically generated sequence of numbers and letters.

31. A data processing system as claimed in claim 2, wherein the ninth means comprises an automated email system operated on a secure server without direct access for link between the applicant and the third party/invitee.

32. A data processing system as claimed in claim 28, wherein the seventh means further comprises a digitized photograph submitted by the applicant.

33. A data processing system as claimed in claim 29, wherein the eighth means further comprises an automated email system operated on a secure server without direct access between the applicant and the third party/invitee which limits the time for which the applicant's profile may be viewed..

34. A data processing system as claimed in claim 30, wherein the seventh means further comprises a PersonaCheck tm service mark applied to the digitized photograph of the applicant as presented by the applicant.

35. A data processing system as claimed in claim 17, wherein the computer processing means further comprises a means for imputing and processing the applicant's credit card information for payment for use of the system.

36. A method for verification of an individual's identity as stated in claim 1, further comprising two non linked or connected data bases, one for input of identity verification data by applicant and one for creation and display of applicant's personal profile.

37. A data processing system for verification of an individual's identity as stated in claim 8 further comprising the notation "declined" as the response to any item which applicant chooses to exclude from their personal profile.

38. A data processing system for verification of an individual's identity as stated in claim 15 wherein the applicant's verification or challenge to applicant's verified identification data is conducted via a secure internet server link.

39. A method for verification of an individual's identity as stated in claim 1, further comprising a single access to applicant's personal profile by a third party.

40. A method for verification of an individual's identity as stated in claim 4 wherein applicant's identification information self report is verified using a credit reporting service.

41. A method for verification of an individual's identity as stated in claim 4 wherein applicant's criminal history if any is verified using a criminal conviction database service.

42. A data processing system for verification of an individual's identity as stated in claim 12 wherein applicant's credit card is charged based on a membership level.

43. A computer-readable medium encoded with instructions that cause a data processing system to perform a method comprising the steps of:

 a. entering identifying background information provided by the applicant;

 b. verifying the validity of applicant's the background information;

 c. sorting and categorizing the verified data for review by the applicant;

 d. transmitting the verified data to the applicant for accuracy;

 e. creation of a personal profile by the applicant using the verified data;

 f. assigning a unique identifier to the applicant's personal profile;

 g. posting applicant's personal profile in a data base;

 h. at applicants request, issuing invitation to third parties to view applicant's personal profile.